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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF :

A. BRUCE CLEVELAND ET AL.

: EXAMINER: GRAHAM, C.

SERIAL NO: 09/510,984 :

FILED: FEBRUARY 22, 2000

: GROUP ART UNIT: 3628

FOR: METHOD, SYSTEM AND
COMPUTER PROGRAM PRODUCT
FOR HISTORICAL ACCOUNT
STATEMENTS

RECEIVED
JUN 04 2003
GROUP 3600

REQUEST FOR RECONSIDERATION

COMMISSIONER FOR PATENTS
ALEXANDRIA, VIRGINIA 22313

SIR:

In response to the Office Action dated March 3, 2003, Applicants request reconsideration of the above-identified application.

REMARKS

Favorable reconsideration of this application in light of the following discussion is respectfully requested. Claims 1-4, 6-12, 14-18, and 20 are presently active, and no claims have been amended herewith.

In the outstanding Office Action, Claims 1-4, 6-12, 14-18, and 20 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,249,770 to Erwin et al. (hereinafter "the '770 patent") in view of U.S. Patent No. 5,608,874 to Ogawa et al. (hereinafter "the '874 patent").